

年金现值

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091
2	1.9704	1.9416	1.9135	1.8861	1.8594	1.8334	1.808	1.7833	1.7591	1.7355
3	2.941	2.8839	2.8286	2.7751	2.7232	2.673	2.6243	2.5771	2.5313	2.4869
4	3.902	3.8077	3.7171	3.6299	3.546	3.4651	3.3872	3.3121	3.2397	3.1699
5	4.8534	4.7135	4.5797	4.4518	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7665	4.6229	4.4859	4.3553
7	6.7282	6.472	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.033	4.8684
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349
9	8.566	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.759
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446
11	10.3676	9.7868	9.2526	8.7605	8.3064	7.8869	7.4987	7.139	6.8052	6.4951
12	11.2551	10.5753	9.954	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137
13	12.1337	11.3484	10.635	9.9856	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034
14	13.0037	12.1062	11.2961	10.5631	9.8986	9.295	8.7455	8.2442	7.7862	7.3667
15	13.8651	12.8493	11.9379	11.1184	10.3797	9.7122	9.1079	8.5595	8.0607	7.6061
16	14.7179	13.5777	12.5611	11.6523	10.8378	10.1059	9.4466	8.8514	8.3126	7.8237
17	15.5623	14.2919	13.1661	12.1657	11.2741	10.4773	9.7632	9.1216	8.5436	8.0216
18	16.3983	14.992	13.7535	12.6593	11.6896	10.8276	10.0591	9.3719	8.7556	8.2014

19	17.226	15.6785	14.3238	13.1339	12.0853	11.1581	10.3356	9.6036	8.9501	8.3649
20	18.0456	16.3514	14.8775	13.5903	12.4622	11.4699	10.594	9.8181	9.1285	8.5136
21	18.857	17.0112	15.415	14.0292	12.8212	11.7641	10.8355	10.0168	9.2922	8.6487
22	19.6604	17.658	15.9369	14.4511	13.163	12.0416	11.0612	10.2007	9.4424	8.7715
23	20.4558	18.2922	16.4436	14.8568	13.4886	12.3034	11.2722	10.3711	9.5802	8.8832
24	21.2434	18.9139	16.9355	15.247	13.7986	12.5504	11.4693	10.5288	9.7066	8.9847
25	22.0232	19.5235	17.4131	15.6221	14.0939	12.7834	11.6536	10.6748	9.8226	9.077
26	22.7952	20.121	17.8768	15.9828	14.3752	13.0032	11.8258	10.81	9.929	9.1609
27	23.5596	20.7069	18.327	16.3296	14.643	13.2105	11.9867	10.9352	10.0266	9.2372
28	24.3164	21.2813	18.7641	16.6631	14.8981	13.4062	12.1371	11.0511	10.1161	9.3066
29	25.0658	21.8444	19.1885	16.9837	15.1411	13.5907	12.2777	11.1584	10.1983	9.3696
30	25.8077	22.3965	19.6004	17.292	15.3725	13.7648	12.409	11.2578	10.2737	9.4269

年金现值

期数	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
1	0.9009	0.8929	0.885	0.8772	0.8696	0.8621	0.8547	0.8475	0.8403	0.8333
2	1.7125	1.6901	1.6681	1.6467	1.6257	1.6052	1.5852	1.5656	1.5465	1.5278
3	2.4437	2.4018	2.3612	2.3216	2.2832	2.2459	2.2096	2.1743	2.1399	2.1065
4	3.1024	3.0373	2.9745	2.9137	2.855	2.7982	2.7432	2.6901	2.6386	2.5887

5	3. 6959	3. 6048	3. 5172	3. 4331	3. 3522	3. 2743	3. 1993	3. 1272	3. 0576	2. 9906
6	4. 2305	4. 1114	3. 9975	3. 8887	3. 7845	3. 6847	3. 5892	3. 4976	3. 4098	3. 3255
7	4. 7122	4. 5638	4. 4226	4. 2883	4. 1604	4. 0386	3. 9224	3. 8115	3. 7057	3. 6046
8	5. 1461	4. 9676	4. 7988	4. 6389	4. 4873	4. 3436	4. 2072	4. 0776	3. 9544	3. 8372
9	5. 537	5. 3282	5. 1317	4. 9464	4. 7716	4. 6065	4. 4506	4. 303	4. 1633	4. 031
10	5. 8892	5. 6502	5. 4262	5. 2161	5. 0188	4. 8332	4. 6586	4. 4941	4. 3389	4. 1925
11	6. 2065	5. 9377	5. 6869	5. 4527	5. 2337	5. 0286	4. 8364	4. 656	4. 4865	4. 3271
12	6. 4924	6. 1944	5. 9176	5. 6603	5. 4206	5. 1971	4. 9884	4. 7932	4. 6105	4. 4392
13	6. 7499	6. 4235	6. 1218	5. 8424	5. 5831	5. 3423	5. 1183	4. 9095	4. 7147	4. 5327
14	6. 9819	6. 6282	6. 3025	6. 0021	5. 7245	5. 4675	5. 2293	5. 0081	4. 8023	4. 6106
15	7. 1909	6. 8109	6. 4624	6. 1422	5. 8474	5. 5755	5. 3242	5. 0916	4. 8759	4. 6755
16	7. 3792	6. 974	6. 6039	6. 2651	5. 9542	5. 6685	5. 4053	5. 1624	4. 9377	4. 7296
17	7. 5488	7. 1196	6. 7291	6. 3729	6. 0472	5. 7487	5. 4746	5. 2223	4. 9897	4. 7746
18	7. 7016	7. 2497	6. 8399	6. 4674	6. 128	5. 8178	5. 5339	5. 2732	5. 0333	4. 8122
19	7. 8393	7. 3658	6. 938	6. 5504	6. 1982	5. 8775	5. 5845	5. 3162	5. 07	4. 8435
20	7. 9633	7. 4694	7. 0248	6. 6231	6. 2593	5. 9288	5. 6278	5. 3527	5. 1009	4. 8696
21	8. 0751	7. 562	7. 1016	6. 687	6. 3125	5. 9731	5. 6648	5. 3837	5. 1268	4. 8913
22	8. 1757	7. 6446	7. 1695	6. 7429	6. 3587	6. 0113	5. 6964	5. 4099	5. 1486	4. 9094
23	8. 2664	7. 7184	7. 2297	6. 7921	6. 3988	6. 0442	5. 7234	5. 4321	5. 1668	4. 9245

24	8.3481	7.7843	7.2829	6.8351	6.4338	6.0726	5.7465	5.4509	5.1822	4.9371
25	8.4217	7.8431	7.33	6.8729	6.4641	6.0971	5.7662	5.4669	5.1951	4.9476
26	8.4881	7.8957	7.3717	6.9061	6.4906	6.1182	5.7831	5.4804	5.206	4.9563
27	8.5478	7.9426	7.4086	6.9352	6.5135	6.1364	5.7975	5.4919	5.2151	4.9636
28	8.6016	7.9844	7.4412	6.9607	6.5335	6.152	5.8099	5.5016	5.2228	4.9697
29	8.6501	8.0218	7.4701	6.983	6.5509	6.1656	5.8204	5.5098	5.2292	4.9747
30	8.6938	8.0552	7.4957	7.0027	6.566	6.1772	5.8294	5.5168	5.2347	4.9789

年金现值

期数	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	0.8264	0.8197	0.813	0.8065	0.8	0.7937	0.7874	0.7813	0.7752	0.7692
2	1.5095	1.4915	1.474	1.4568	1.44	1.4235	1.4074	1.3916	1.3761	1.3609
3	2.0739	2.0422	2.0114	1.9813	1.952	1.9234	1.8956	1.8684	1.842	1.8161
4	2.5404	2.4936	2.4483	2.4043	2.3616	2.3202	2.28	2.241	2.2031	2.1662
5	2.926	2.8636	2.8035	2.7454	2.6893	2.6351	2.5827	2.532	2.483	2.4356
6	3.2446	3.1669	3.0923	3.0205	2.9514	2.885	2.821	2.7594	2.7	2.6427
7	3.5079	3.4155	3.327	3.2423	3.1611	3.0833	3.0087	2.937	2.8682	2.8021
8	3.7256	3.6193	3.5179	3.4212	3.3289	3.2407	3.1564	3.0758	2.9986	2.9247
9	3.9054	3.7863	3.6731	3.5655	3.4631	3.3657	3.2728	3.1842	3.0997	3.019
10	4.0541	3.9232	3.7993	3.6819	3.5705	3.4648	3.3644	3.2689	3.1781	3.0915

11	4. 1769	4. 0354	3. 9018	3. 7757	3. 6564	3. 5435	3. 4365	3. 3351	3. 2388	3. 1473
12	4. 2784	4. 1274	3. 9852	3. 8514	3. 7251	3. 6059	3. 4933	3. 3868	3. 2859	3. 1903
13	4. 3624	4. 2028	4. 053	3. 9124	3. 7801	3. 6555	3. 5381	3. 4272	3. 3224	3. 2233
14	4. 4317	4. 2646	4. 1082	3. 9616	3. 8241	3. 6949	3. 5733	3. 4587	3. 3507	3. 2487
15	4. 489	4. 3152	4. 153	4. 0013	3. 8593	3. 7261	3. 601	3. 4834	3. 3726	3. 2682
16	4. 5364	4. 3567	4. 1894	4. 0333	3. 8874	3. 7509	3. 6228	3. 5026	3. 3896	3. 2832
17	4. 5755	4. 3908	4. 219	4. 0591	3. 9099	3. 7705	3. 64	3. 5177	3. 4028	3. 2948
18	4. 6079	4. 4187	4. 2431	4. 0799	3. 9279	3. 7861	3. 6536	3. 5294	3. 413	3. 3037
19	4. 6346	4. 4415	4. 2627	4. 0967	3. 9424	3. 7985	3. 6642	3. 5386	3. 421	3. 3105
20	4. 6567	4. 4603	4. 2786	4. 1103	3. 9539	3. 8083	3. 6726	3. 5458	3. 4271	3. 3158
21	4. 675	4. 4756	4. 2916	4. 1212	3. 9631	3. 8161	3. 6792	3. 5514	3. 4319	3. 3198
22	4. 69	4. 4882	4. 3021	4. 13	3. 9705	3. 8223	3. 6844	3. 5558	3. 4356	3. 323
23	4. 7025	4. 4985	4. 3106	4. 1371	3. 9764	3. 8273	3. 6885	3. 5592	3. 4384	3. 3254
24	4. 7128	4. 507	4. 3176	4. 1428	3. 9811	3. 8312	3. 6918	3. 5619	3. 4406	3. 3272
25	4. 7213	4. 5139	4. 3232	4. 1474	3. 9849	3. 8342	3. 6943	3. 564	3. 4423	3. 3286
26	4. 7284	4. 5196	4. 3278	4. 1511	3. 9879	3. 8367	3. 6963	3. 5656	3. 4437	3. 3297
27	4. 7342	4. 5243	4. 3316	4. 1542	3. 9903	3. 8387	3. 6979	3. 5669	3. 4447	3. 3305
28	4. 739	4. 5281	4. 3346	4. 1566	3. 9923	3. 8402	3. 6991	3. 5679	3. 4455	3. 3312
29	4. 743	4. 5312	4. 3371	4. 1585	3. 9938	3. 8414	3. 7001	3. 5687	3. 4461	3. 3317

30	4.7463	4.5338	4.3391	4.1601	3.995	3.8424	3.7009	3.5693	3.4466	3.3321
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年金终值

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	1	1	1	1	1	1	1	1	1	1
2	2.01	2.02	2.03	2.04	2.05	2.06	2.07	2.08	2.09	2.1
3	3.0301	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149	3.2464	3.2781	3.31
4	4.0604	4.1216	4.1836	4.2465	4.3101	4.3746	4.4399	4.5061	4.5731	4.641
5	5.101	5.204	5.3091	5.4163	5.5256	5.6371	5.7507	5.8666	5.9847	6.1051
6	6.152	6.3081	6.4684	6.633	6.8019	6.9753	7.1533	7.3359	7.5233	7.7156
7	7.2135	7.4343	7.6625	7.8983	8.142	8.3938	8.654	8.9228	9.2004	9.4872
8	8.2857	8.583	8.8923	9.2142	9.5491	9.8975	10.2598	10.6366	11.0285	11.4359
9	9.3685	9.7546	10.1591	10.5828	11.0266	11.4913	11.978	12.4876	13.021	13.5795
10	10.4622	10.9497	11.4639	12.0061	12.5779	13.1808	13.8164	14.4866	15.1929	15.9374
11	11.5668	12.1687	12.8078	13.4864	14.2068	14.9716	15.7836	16.6455	17.5603	18.5312
12	12.6825	13.4121	14.192	15.0258	15.9171	16.8699	17.8885	18.9771	20.1407	21.3843
13	13.8093	14.6803	15.6178	16.6268	17.713	18.8821	20.1406	21.4953	22.9534	24.5227
14	14.9474	15.9739	17.0863	18.2919	19.5986	21.0151	22.5505	24.2149	26.0192	27.975
15	16.0969	17.2934	18.5989	20.0236	21.5786	23.276	25.129	27.1521	29.3609	31.7725

16	17.2579	18.6393	20.1569	21.8245	23.6575	25.6725	27.8881	30.3243	33.0034	35.9497
17	18.4304	20.0121	21.7616	23.6975	25.8404	28.2129	30.8402	33.7502	36.9737	40.5447
18	19.6147	21.4123	23.4144	25.6454	28.1324	30.9057	33.999	37.4502	41.3013	45.5992
19	20.8109	22.8406	25.1169	27.6712	30.539	33.76	37.379	41.4463	46.0185	51.1591
20	22.019	24.2974	26.8704	29.7781	33.066	36.7856	40.9955	45.762	51.1601	57.275
21	23.2392	25.7833	28.6765	31.9692	35.7193	39.9927	44.8652	50.4229	56.7645	64.0025
22	24.4716	27.299	30.5368	34.248	38.5052	43.3923	49.0057	55.4568	62.8733	71.4027
23	25.7163	28.845	32.4529	36.6179	41.4305	46.9958	53.4361	60.8933	69.5319	79.543
24	26.9735	30.4219	34.4265	39.0826	44.502	50.8156	58.1767	66.7648	76.7898	88.4973
25	28.2432	32.0303	36.4593	41.6459	47.7271	54.8645	63.249	73.1059	84.7009	98.3471
26	29.5256	33.6709	38.553	44.3117	51.1135	59.1564	68.6765	79.9544	93.324	109.1818
27	30.8209	35.3443	40.7096	47.0842	54.6691	63.7058	74.4838	87.3508	102.7231	121.0999
28	32.1291	37.0512	42.9309	49.9676	58.4026	68.5281	80.6977	95.3388	112.9682	134.2099
29	33.4504	38.7922	45.2189	52.9663	62.3227	73.6398	87.3465	103.9659	124.1354	148.6309
30	34.7849	40.5681	47.5754	56.0849	66.4388	79.0582	94.4608	113.2832	136.3075	164.494

年金终值

期数	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
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1	1	1	1	1	1	1	1	1	1	1
2	2. 11	2. 12	2. 13	2. 14	2. 15	2. 16	2. 17	2. 18	2. 19	2. 2
3	3. 3421	3. 3744	3. 4069	3. 4396	3. 4725	3. 5056	3. 5389	3. 5724	3. 6061	3. 64
4	4. 7097	4. 7793	4. 8498	4. 9211	4. 9934	5. 0665	5. 1405	5. 2154	5. 2913	5. 368
5	6. 2278	6. 3528	6. 4803	6. 6101	6. 7424	6. 8771	7. 0144	7. 1542	7. 2966	7. 4416
6	7. 9129	8. 1152	8. 3227	8. 5355	8. 7537	8. 9775	9. 2068	9. 442	9. 683	9. 9299
7	9. 7833	10. 089	10. 4047	10. 7305	11. 0668	11. 4139	11. 772	12. 1415	12. 5227	12. 9159
8	11. 8594	12. 2997	12. 7573	13. 2328	13. 7268	14. 2401	14. 7733	15. 327	15. 902	16. 4991
9	14. 164	14. 7757	15. 4157	16. 0853	16. 7858	17. 5185	18. 2847	19. 0859	19. 9234	20. 7989
10	16. 722	17. 5487	18. 4197	19. 3373	20. 3037	21. 3215	22. 3931	23. 5213	24. 7089	25. 9587
11	19. 5614	20. 6546	21. 8143	23. 0445	24. 3493	25. 7329	27. 1999	28. 7551	30. 4035	32. 1504
12	22. 7132	24. 1331	25. 6502	27. 2707	29. 0017	30. 8502	32. 8239	34. 9311	37. 1802	39. 5805
13	26. 2116	28. 0291	29. 9847	32. 0887	34. 3519	36. 7862	39. 404	42. 2187	45. 2445	48. 4966
14	30. 0949	32. 3926	34. 8827	37. 5811	40. 5047	43. 672	47. 1027	50. 818	54. 8409	59. 1959
15	34. 4054	37. 2797	40. 4175	43. 8424	47. 5804	51. 6595	56. 1101	60. 9653	66. 2607	72. 0351
16	39. 1899	42. 7533	46. 6717	50. 9804	55. 7175	60. 925	66. 6488	72. 939	79. 8502	87. 4421
17	44. 5008	48. 8837	53. 7391	59. 1176	65. 0751	71. 673	78. 9792	87. 068	96. 0218	105. 9306
18	50. 3959	55. 7497	61. 7251	68. 3941	75. 8364	84. 1407	93. 4056	103. 7403	115. 2659	128. 1167
19	56. 9395	63. 4397	70. 7494	78. 9692	88. 2118	98. 6032	110. 2846	123. 4135	138. 1664	154. 74
20	64. 2028	72. 0524	80. 9468	91. 0249	102. 4436	115. 3797	130. 0329	146. 628	165. 418	186. 688

21	72.2651	81.6987	92.4699	104.7684	118.8101	134.8405	153.1385	174.021	197.8474	225.0256
22	81.2143	92.5026	105.491	120.436	137.6316	157.415	180.1721	206.3448	236.4385	271.0307
23	91.1479	104.6029	120.2048	138.297	159.2764	183.6014	211.8013	244.4868	282.3618	326.2369
24	102.1742	118.1552	136.8315	158.6586	184.1678	213.9776	248.8076	289.4945	337.0105	392.4842
25	114.4133	133.3339	155.6196	181.8708	212.793	249.214	292.1049	342.6035	402.0425	471.9811
26	127.9988	150.3339	176.8501	208.3327	245.712	290.0883	342.7627	405.2721	479.4306	567.3773
27	143.0786	169.374	200.8406	238.4993	283.5688	337.5024	402.0323	479.2211	571.5224	681.8528
28	159.8173	190.6989	227.9499	272.8892	327.1041	392.5028	471.3778	566.4809	681.1116	819.2233
29	178.3972	214.5828	258.5834	312.0937	377.1697	456.3032	552.5121	669.4475	811.5228	984.068
30	199.0209	241.3327	293.1992	356.7868	434.7451	530.3117	647.4391	790.948	966.7122	1181.8816

年金终值

期	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	1	1	1	1	1	1	1	1	1	1
2	2.21	2.22	2.23	2.24	2.25	2.26	2.27	2.28	2.29	2.3
3	3.6741	3.7084	3.7429	3.7776	3.8125	3.8476	3.8829	3.9184	3.9541	3.99
4	5.4457	5.5242	5.6038	5.6842	5.7656	5.848	5.9313	6.0156	6.1008	6.187
5	7.5892	7.7396	7.8926	8.0484	8.207	8.3684	8.5327	8.6999	8.87	9.0431
6	10.183	10.4423	10.7079	10.9801	11.2588	11.5442	11.8366	12.1359	12.4423	12.756
7	13.3214	13.7396	14.1708	14.6153	15.0735	15.5458	16.0324	16.5339	17.0506	17.5828
8	17.1189	17.7623	18.43	19.1229	19.8419	20.5876	21.3612	22.1634	22.9953	23.8577
9	21.7139	22.67	23.669	24.7125	25.8023	26.9404	28.1287	29.3692	30.6639	32.015
10	27.2738	28.6574	30.1128	31.6434	33.2529	34.9449	36.7235	38.5926	40.5564	42.6195
11	34.0013	35.962	38.0388	40.2379	42.5661	45.0306	47.6388	50.3985	53.3178	56.4053
12	42.1416	44.8737	47.7877	50.895	54.2077	57.7386	61.5013	65.51	69.78	74.327
13	51.9913	55.7459	59.7788	64.1097	68.7596	73.7506	79.1066	84.8529	91.0161	97.625
14	63.9095	69.01	74.528	80.4961	86.9495	93.9258	101.4654	109.6117	118.4108	127.9125

15	78.3305	85.1922	92.6694	100.8151	109.6868	119.3465	129.8611	141.3029	153.75	167.2863
16	95.7799	104.9345	114.9834	126.0108	138.1085	151.3766	165.9236	181.8677	199.3374	218.4722
17	116.8937	129.0201	142.4295	157.2534	173.6357	191.7345	211.723	233.7907	258.1453	285.0139
18	142.4413	158.4045	176.1883	195.9942	218.0446	242.5855	269.8882	300.2521	334.0074	371.518
19	173.354	194.2535	217.7116	244.0328	273.5558	306.6577	343.758	385.3227	431.8696	483.9734
20	210.7584	237.9893	268.7853	303.6006	342.9447	387.3887	437.5726	494.2131	558.1118	630.1655
21	256.0176	291.3469	331.6059	377.4648	429.6809	489.1098	556.7173	633.5927	720.9642	820.2151
22	310.7813	356.4432	408.8753	469.0563	538.1011	617.2783	708.0309	811.9987	931.0438	1067.279
23	377.0454	435.8607	503.9166	582.6298	673.6264	778.7707	900.1993	1040.358	1202.046	1388.463
24	457.2249	532.7501	620.8174	723.461	843.0329	982.2511	1144.253	1332.658	1551.64	1806.002
25	554.2422	650.9551	764.6054	898.0916	1054.791	1238.636	1454.201	1706.803	2002.615	2348.803
26	671.633	795.1653	941.4647	1114.633	1319.489	1561.681	1847.835	2185.707	2584.374	3054.444
27	813.6759	971.1016	1159.001	1383.145	1650.361	1968.719	2347.751	2798.706	3334.842	3971.777
28	985.5479	1185.744	1426.571	1716.100	2063.951	2481.586	2982.644	3583.343	4302.947	5164.310
29	1193.5129	1447.607	1755.683	2128.964	2580.939	3127.798	3788.958	4587.680	5551.801	6714.604
30	1445.1507	1767.081	2160.490	2640.916	3227.174	3942.026	4812.977	5873.230	7162.824	8729.985

复利现值

期数	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091
2	0.9803	0.9612	0.9426	0.9246	0.907	0.89	0.8734	0.8573	0.8417	0.8264
3	0.9706	0.9423	0.9151	0.889	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513
4	0.961	0.9238	0.8885	0.8548	0.8227	0.7921	0.7629	0.735	0.7084	0.683
5	0.9515	0.9057	0.8626	0.8219	0.7835	0.7473	0.713	0.6806	0.6499	0.6209

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